

Docket No.: 320529195US4
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3691

For: REDUCING RISK IN A PAYMENT-
BASED TRANSACTION BY
RETURNING PAYMENT
AUTHORIZING INSTRUCTIONS TO A
PAYMENT QUEUE FOR LATER RE-
EVALUATION.

Examiner: F. Poinvil

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

MS Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

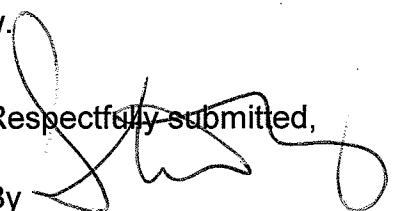
In response to the Notice to File Corrected Application Papers mailed July 26, 2010, attached hereto is a replacement sheet for Figure 2, which now includes a "Prior Art" label as requested in the Notice.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-0665, under Order No. 320529195US4 from

which the undersigned is authorized to draw.

Dated: September 27, 2010

Respectfully submitted,

By 

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